

STATE OF MAINE
WORKERS' COMPENSATION BOARD

ABUSE INVESTIGATION UNIT
AIU#

STATE OF MAINE
WORKERS' COMPENSATION BOARD

v.

HARTFORD INSURANCE

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Gregory Coulter alleged an August 23, 2002 work-related injury while employed at AMR.
2. That Gregory Coulter gave notice of incapacity from work for his alleged injury on August 31, 2002.
3. That Gregory Coulter was not compensated for his alleged period of incapacity.
4. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
5. That nothing in this agreement shall be construed as a waiver of Gregory Coulter's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Hartford Insurance shall be assessed a penalty of \$1,500.00 payable to Gregory Coulter.

Dated: 12/13/04

Mary O'Connor
Mary O'Connor, Director
Hartford Insurance

Dated: January 27, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005

Jan McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Bryan Dinwiddie alleged a March 1, 2002 work-related injury while employed at Custom Builders Inc.
2. That Bryan Dinwiddie gave notice of incapacity from work for his alleged injury on March 1, 2002.
3. That Bryan Dinwiddie was not compensated for his alleged period of incapacity.
4. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
5. That nothing in this agreement shall be construed as a waiver of Bryan Coulter's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Hartford Insurance shall be assessed a penalty of \$1,500.00 payable to Bryan Dinwiddie.

Dated: 12/13/04

Mary O'Connor
Mary O'Connor, Director
Hartford Insurance

Dated: January 27, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Hartford Insurance has engaged in patterns of questionable claims-handling techniques in violation of Section 359(2) by failing:
 - (a) to file the required forms or by filing the required forms late with the Workers' Compensation Board;
 - (b) to have claim files complete or available to the auditor upon on-site examination;
 - (c) to report lost time claims;
 - (d) to pay indemnity correctly;
 - (e) to correct numerous errors in the calculation of the average weekly wage; and
 - (f) to pay claims timely.
2. That no formal hearing is required because of this Consent Decree.
3. That these findings are certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), a civil forfeiture of \$5,000.00 shall be paid to the Maine Workers' Compensation Board for engaging in patterns of questionable claims-handling techniques.

Dated: 12/13/04

Mary O'Connor
Mary O'Connor, Director
Hartford Insurance

Dated: January 27, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005

Jan McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were filed late:

Employee	Date of Injury	Forms Filed Late
Ahmed A. Adam	March 4, 2002	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-11, Statement of Compensation Paid
Tracy S. Bragg	July 17, 2002	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Gregory Coulter	August 23, 2002	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Bryan Dinwiddie	March 1, 2002	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Victoria E. Dube	September 18, 2002	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Lee K. Fogg	September 11, 2002	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement

Joshua Higham	January 31, 2002	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Joseph A. Johnston	January 29, 2002	WCB2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Keith M. Levasseur	March 25, 2002	WCB-1, Employer's First Report of Occupational Injury or Disease
Meagan McAlpine	May 22, 2002	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Adam Nappi	July 25, 2002	WCB-1, Employer's First Report of Occupational Injury or Disease
Jennifer C. Therrien	February 7, 2002	WCB-1, Employer's First Report of Occupational Injury or Disease

2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms represents thirty (30) violations of 39-A M.R.S.A. §357(1) or §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing thirty (30) violations for a total penalty of \$3,000.00.

Dated: 12/13/04

Mary O'Connor
Mary O'Connor, Director
Hartford Insurance

Dated: January 27, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/27/2005

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board